### **Comparisons of Job Characteristics**

Focus Occupation: Loan Officers (13-2072)

**Associated Occupation: Credit Counselors (13-2071)** 

Compare Knowledge Compare Skills Compare Abilities Compare Detailed Work Activities Compare Tools and Technologies

<<	Focus occupation element is much lower
<	Focus occupation element is lower
0	Focus occupation element is at a similar level
>	Focus occupation element is at a higher level
>>	Focus occupation element is at a much higher level

#### Knowledge

Similarity of Focus Occupation to Associated Occupation: 82

Focus Occupation: Loan Officers (13-2072)

Associated Occupation: Credit Counselors (13-2071)

Associated Occupation's Key Knowledge Elements	Average Rating, All Occupations	Associated Occupation's Rating	Focus Occupation's Rating		Evaluation of Focus Occupation
Customer and Personal Service	11.3	20.7	14.8	<<	Extensive education and/or training may be required
Clerical	7.3	15.9	7.8	<<	Extensive education and/or training may be required
Administration and Management	8.4	14.3	7.0	<<	Extensive education and/or training may be required
Mathematics	9.2	13.9	11.0	<	Expanded education and/or training may be required
Law and Government	5.9	13.4	8.4	<<	Extensive education and/or training may be required
Economics and Accounting	4.4	11.8	15.0	>>	Current knowledge level is likely more than sufficient
Sales and Marketing	5.2	10.6	15.7	>>	Current knowledge level is likely more than sufficient

The maximum possible rating is 25.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section analysis of O\*NET (Occupation Information Network) data.

#### **Skills**

Similarity of Focus Occupation to Associated Occupation: 90

Focus Occupation: Loan Officers (13-2072)

Associated Occupation: Credit Counselors (13-2071)

Associated Occupation's Key Skills Elements	Average Rating, All Occupations	Associated Occupation's Rating	Focus Occupation's Rating		Evaluation of Focus Occupation
Critical Thinking	10.8	14.0	12.3	<	A higher skill level may be required
Social Perceptiveness	9.1	12.6	8.6	<<	Extensive development of skills in this area may be required
Judgment and Decision Making	9.4	12.5	12.6	0	Current skill level may be sufficient

Service Orientation	7.9	12.0	11.0	0	Current skill level may be sufficient
Instructing	7.8	11.8	6.3	<<	Extensive development of skills in this area may be required
Learning Strategies	7.2	11.8	4.8	<<	Extensive development of skills in this area may be required
Time Management	8.9	11.8	7.9	<<	Extensive development of skills in this area may be required
Mathematics	6.2	9.8	10.1	0	Current skill level may be sufficient

The maximum possible rating is 25.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section analysis of  $O^*NET$  (Occupation Information Network) data.

#### **Abilities**

#### Similarity of Focus Occupation to Associated Occupation: 91

Focus Occupation: Loan Officers (13-2072)

**Associated Occupation: Credit Counselors (13-2071)** 

Associated Occupation's Key Abilities Elements	Average Rating, All Occupations	Associated Occupation's Rating	Focus Occupation's Rating		Evaluation of Focus Occupation
Near Vision	11.1	14.1	12.7	<	Some improvement in abilities may be required
Speech Clarity	10.2	13.7	12.4	<	Some improvement in abilities may be required
Deductive Reasoning	10.6	13.6	11.9	<	Some improvement in abilities may be required
Speech Recognition	9.9	13.6	11.5	<	Some improvement in abilities may be required
Information Ordering	9.9	11.9	9.2	<<	Extensive improvement in abilities may be required
Number Facility	6.3	10.7	8.3	<	Some improvement in abilities may be required
Perceptual Speed	7.4	10.2	3.4	<<	Extensive improvement in abilities may be required
Mathematical Reasoning	6.3	9.8	9.7	0	Current ability level may be sufficient

The maximum possible rating is 25.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section analysis of O\*NET (Occupation Information Network) data.

# **Activities that Both Occupations Have in Common**

Similarity of Focus
Occupation to Associated
Occupation: 99

Focus Occupation: Loan Officers (13-2072)

Associated Occupation: Credit Counselors (13-2071)

Work Activities	Exclusivity of Activity
Advise clients on financial matters	77
Analyze applicant's financial status	85
Analyze financial data	57
Approve or deny loans	92
Complete information on loan forms	85

Compute financial data	53
Compute payment schedule	95
Compute property equity	89
Direct and coordinate financial activities	85
Evaluate customer records	87
Evaluate degree of financial risk	82
Explain credit application information	89
File documents in court	81
Identify potential markets	87
Interview customers	71
Negotiate payment arrangements with customers	92
Obtain financial information from individuals	84
Provide customer service	14
Review loan applications	87
Use computers to enter, access and retrieve financial data	77
Use interviewing procedures	23
Verify information for credit investigations	85

Not all positions in these occupations will necessarily perform all of the listed activities. The exclusivity rating is an indication of how unique the activity is amongst all occupations. The maximum rating is 100. High scores indicate that only a small number of occupations engage in that activity.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section analysis of O\*NET (Occupation Information Network) data.

## **Tools and Technologies that Both Occupations Have in Common**

Similarity of Focus
Occupation to Associated
Occupation: 65

Focus Occupation: Loan Officers (13-2072)
Associated Occupation: Credit Counselors (13-2071)

Tools and Technologies	Exclusivity
Business function specific software	1
Computers	1
Data management and query software	1
Finance accounting and enterprise resource planning ERP software	2
Network applications software	1

Not all positions in these occupations will necessarily use all of the listed tools and technologies. The exclusivity rating is an indication of how unique the tool or technology is amongst all occupations. The maximum rating is 100. High scores indicate that only a small number of occupations use that tool or technology.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section analysis of O\*NET (Occupation Information Network) data.